

B. REMARKS (COMMENTS)

1. AMENDMENTS AND SPECIFICATION AND DRAWINGS

No amendments have been requested as the drawings, or specification or claim pursuant to the parameters of 35 U.S.C 112, etc. Claims 1, 4, 5, 6, 7 8 and 9 have been amended in light of the rejection under 35 USC 102 (as discussed below).

2. REJECTION UNDER 35 U.S.C. 102

A. The examiner has rejected claims 1, 2, 3, 4, 5, 7, 8 and 9 based on the published application of Candella, (U.S. 2005-0021476). The Examiner refers to the specification of the Candella application in which is shown a system that is slightly similar to the subject application, but only in a limited manner. The formulations in Candella does not outline the specific formulation process of application as for example set forth in the amended claims of Applicant, as for example amended claim 1 as set forth below:

A computer based and operated identity authentication system for verifying the identity of an individual and yielding identity verification information providing said identity verification information to [an] a central processing unit for access by a third party entity seeking said identity authentication information [of] as to said individual, comprising:

- (a) collecting multiple information aspects relating to the identity of said individual and entering such information aspects into said computer based system;
- (b) assigning rating scores for each of said information aspects of said individual; and where R1, R2, R3 and RN are rating factors for individual assigned traits for said individual, in which RT is the total rating score for the total of R1 + R2 + R3...RN is the rating score for personal identity authentication. R2 is the rating for credit history and R3 is the rating score for residential stability and RN can be any characteristic assigned by said system user; and entering said rating scores into said computer based system;

- (c) compiling on said computer based system each of said rating scores for each said information aspects to achieve a total rating score for all of said information aspects for said identity authentication, of said individual, pursuant to the said formula of RT as the total rating score for $R1 + R2 + R3$ and RN .
- (d) providing said rating score to said central [entity] unit seeking identity authentication of said individual, for said to accept or reject the identity verification as to said individual;

Moreover, Candella does not display the rating factors as added or alleged (amended claim 9), wherein the score is average-as opposed to a total indicated in claim 9 set forth below:

A method for a system which generates a credibility rating for individuals and organization entities based upon validity of identity facts and credibility [of] for an entity comprising:
 collection means for collecting multiple information aspects relating to the identity and credibility of said entity, said collection information aspects entered into a computer;
 evaluation means for evaluating and assigning rating scores for each of said information aspects of said entity, using said computer to process said scores; deploying said data on a computer system for adding said rating scores on said computer for a total rating score of the credibility of said individual, using said computer to said adding and commanding said_score to said entity.
collecting multiple information aspects relating to the identity and credibility of said entity and entering same in [a] said computer based system for evaluating and assigning rating scores for each of said information aspects of said entity and processing same is said computer [.] system; and adding said rating scores for a total rating score of the credibility of said entity through said computer pursuant to a rating method processor on said computer system based system employing the following formula:

$$RT = R1 + R2 + R3....+RN$$

Where RT = total rating score
 and R1, R2, R3 and RN are individual credibility traits.

And communicating said total rating score to said entity for evaluation of said score by said entity and wherein R1, R2 R3 and RN are rating factors of individual assigned traits for said individual, in which RT is the total rating score for $R1 + R2 + R3$ and RN , and wherein R1 is the rating score for personal identity authentication, R2 is the

is the rating score for credit history and R3 is the rating score for residential stability and wherein utilization is additionally made of computer based averaging of the individual rating factor R1, R2, R3 ...RN and using the average as a rating score for said information.

Moreover, as seen from above the Candella patent does not indicate or demonstrate a systematic precision such as with a mathematical formula that can be integrated into the computer program for approving at the ultimate evaluation of an individual (as compared to a more precise and mathematically projected formulas of Applicant. Most of Applicant's claims differentiate over both the specification (and claims) of Candella-in this mathematical context.

Candella's presentation in his specification is very general and is not even basically discussed in a computer programming context as does the Applicant herein. Candella is limited to the perspective to evaluating an individual (in the context of identity fraud prevention.)

Applicant claims that these aspects are different, and Candella does not set forth lateral aspects or individual input or individual notification. (see amended claims).

Further, Applicant contends that the remaining references cited by the Examiner do not suggest a significant aspect of Applicant's invention to raise a viable potential rejection under 35 USC 103.

Moreover, the subject application was filed prior to the publication of the Candella reference application.

CONCLUSION

In conclusion, Applicant maintains that the subject application is ready for allowance as to amended claims 1, 2, 4, 5, 6, 7, 8 and 9.



Kevin Klawon
Applicant

CERTIFICATE OF MAILING

Certification is made that the foregoing response and amendment was mailed to the commissioner of Patents and Trademarks, U.S. Patent Office, P.O. Box 1450, Alexandria, Virginia 22313-1450 with mailing being made on this 23 day of September, 2009 by U.S. Postal Service by way of U.S. Postal Service Express Mail Number

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Kevin Klawon
Applicant